

**Information to identify the case:**

Debtor 1 **Nina F. Hutton-McGlowen**  
First Name \_\_\_\_\_ Middle Name \_\_\_\_\_ Last Name \_\_\_\_\_  
Debtor 2  
(Spouse, if filing) \_\_\_\_\_  
First Name \_\_\_\_\_ Middle Name \_\_\_\_\_ Last Name \_\_\_\_\_  
United States Bankruptcy Court **Northern District of Illinois**  
Case number: **15-01476**

Social Security number or ITIN **xxx-xx-1998**  
EIN **-----**  
Social Security number or ITIN **----**  
EIN **-----**

## Order of Discharge

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Nina F. Hutton-McGlowen

If the trustee has filed and served a notice pursuant to Bankruptcy Rule 3002.1(f), and no statement is timely filed by the mortgagee in response, the mortgage addressed by the notice is deemed to be fully current as of the date of the notice.

March 13, 2020

**For the court:** Jeffrey P. Allsteadt, Clerk  
United States Bankruptcy Court

### Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

#### Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

#### Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

#### Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Nina F. Hutton-McGlown  
Debtor

Case No. 15-01476-JBS  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0752-1

User: dwilliams  
Form ID: 3180W

Page 1 of 2  
Total Noticed: 33

Date Rcvd: Mar 13, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 15, 2020.

db +Nina F. Hutton-McGlown, 2219 Tanglewood Drive, Apt. 3A, Hammond, IN 46323-1321  
22826620 +Chasmccarthy, 705 North East Str, Bloomington, IL 61701-3045  
22826621 Chicago Imaging, LTD., PO Box 3183, Carol Stream, IL 60132-3183  
22826623 Comcast, Bankruptcy Department, 11621 E. Marginal Way 5, Tukwila, WA 98168-1965  
22826625 +Commonwealth Financial, 245 Main St, Dickson City, PA 18519-1641  
22826627 +Dependon Collection Se, Attn: Bankruptcy, Po Box 4833, Oak Brook, IL 60522-4833  
22826628 +Emergency Room Providers, SC, Dept 10264, PO Box 87618, Chicago, IL 60680-0618  
22826629 +Fed Loan Serv, Po Box 61047, Harrisburg, PA 17106-1047  
22826630 +Illinois Collection Service/ICS, Illinois Collection Service, Po Box 1010, Tinley Park, IL 60477-9110  
23161298 +Mack Industries, Ltd., c/o Ronald R. Peterson, Trustee, 353 N. Clark St., Ste. 3800, Chicago, IL 60654-3477  
22826632 +Med Business Bureau, Po Box 1219, Park Ridge, IL 60068-7219  
22826633 Medsource LLC-Chic, IL, PO Box 1248, Bloomington, IL 61702-1248  
22826637 Oaklawn Radiology Imaging Consultan, 37241 Eagle Way, Chicago, IL 60678-1372  
22826641 +Trust Rec Sv, 541 Otis Bowen Dri, Munster, IN 46321-4158  
23195357 U.S.Department of Education, C/O FedLoan Servicing, P.O.Box 69184, Harrisburg PA 17106-9184  
22826642 Us Dept Ed, Po Box 4222, Iowa City, IA 52244

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr +E-mail/Text: bncnotice@tomvaughntrustee.com Mar 14 2020 01:35:30 Tom Vaughn,  
55 E. Monroe Street, Suite 3850, Chicago, IL 60603-5764  
22826636 EDI: GMACFS.COM Mar 14 2020 05:13:00 Nuvell Credit, 5700 Crooks Rd Ste 301, Troy, MI 48098  
22826618 +E-mail/Text: SRCO-Bankruptcy@advocatehealth.com Mar 14 2020 01:35:40 Advocate South Suburban Hospital, 17800 Kedzie Avenue, Hazel Crest, IL 60429-0989  
23081867 +E-mail/Text: bankruptcy@cavps.com Mar 14 2020 01:35:06 Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321  
22826622 EDI: COMCASTCBLCENT Mar 14 2020 05:08:00 Comcast, PO Box 3002, Southeastern, PA 19398-3002  
22826624 E-mail/Text: comedbankruptcygroup@exeloncorp.com Mar 14 2020 01:35:31 Commonwealth Edison, Bankruptcy Department, 3 Lincoln Center, Oak Brook Terrace, IL 60181-4204  
22826626 +EDI: CMIGROUP.COM Mar 14 2020 05:08:00 Credit Management Lp, 4200 International Pkwy, Carrollton, TX 75007-1912  
26826934 E-mail/Text: rev.bankruptcy@illinois.gov Mar 14 2020 01:34:39 Illinois Department of Revenue Bankruptcy Section, PO Box 19035, Springfield, IL 62794-9035  
22826631 EDI: IRS.COM Mar 14 2020 05:13:00 IRS, Internal Revenue Service, P.O. Box 7346, Philadelphia, PA 19101-7346  
22826635 E-mail/Text: bankrup@aglresources.com Mar 14 2020 01:33:30 Nicor Gas, Bankruptcy Dept. PO Box 190, Aurora, IL 60507-0190  
22869296 EDI: GMACFS.COM Mar 14 2020 05:13:00 Nuvell Credit Company, PO Box 130424, Roseville, MN 55113-0004  
22826638 +E-mail/PDF: resurgentbknotifications@resurgent.com Mar 14 2020 01:43:45 Pinnacle Credit Service, Attn: Bankruptcy, Po Box 640, Hopkins, MN 55343-0640  
22826639 +EDI: SWCR.COM Mar 14 2020 05:13:00 Southwest Credit Card Service, 2629 Dickerson Parkway, Carrollton, TX 75007-4458  
22826640 +EDI: SWCR.COM Mar 14 2020 05:13:00 Southwest Credit Systems, Inc., 4120 International Parkway, Suite 100, Carrollton, TX 75007-1958  
22826643 +EDI: VERIZONCOMB.COM Mar 14 2020 05:08:00 Verizon, Bankruptcy Nat'l Recovery Dept, PO Box 26055, Minneapolis, MN 55426-0055  
22826644 +EDI: BLUESTEM Mar 14 2020 05:13:00 Webbank/fingerhut Fres, 6250 Ridgewood Rd, Saint Cloud, MN 56303-0820  
23203720 +E-mail/Text: bankrup@aglresources.com Mar 14 2020 01:33:31 nicor gas, po box 549, aurora il 60507-0549

TOTAL: 17

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

22826619 #Allied Collection Services, 8550 Balboa Blvd, Suite 232, Northridge, CA 91325-5806  
22826634 ##Midwest Coll Services, 2026 N University St, Peoria, IL 61604-3173

TOTALS: 0, \* 0, ## 2

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

District/off: 0752-1

User: dwilliams  
Form ID: 3180W

Page 2 of 2  
Total Noticed: 33

Date Rcvd: Mar 13, 2020

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309):** Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 15, 2020

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 13, 2020 at the address(es) listed below:

David M Siegel on behalf of Debtor 1 Nina F. Hutton-McGloin davidsiegelbk@gmail.com,  
R41057@notify.bestcase.com;johnellmannlaw@gmail.com  
Patrick S Layng USTPRegion11.ES.ECF@usdoj.gov  
Tom Vaughn ecf@tvch13.net, ecfchi@gmail.com

TOTAL: 3